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Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

HG

Office Action Summary

	Application No.	Applicant(s)
	09/502986	Wood
Examiner	Akrs, Q	Group Art Unit 2164

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ___3___ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

- ☑ Responsive to communication(s) filed on 2/22/0✓
- ☐ This action is **FINAL**.
- ☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 1 1; 453 O.G. 213.

Disposition of Claims

- ☑ Claim(s) _____1-42_____ is/are pending in the application.
  - Of the above claim(s) _____ is/are withdrawn from consideration.
- ☐ Claim(s) _____ is/are allowed.
- ☑ Claim(s) _____1-42_____ is/are rejected.
- ☐ Claim(s) _____ is/are objected to.
- ☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

- ☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.
- ☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.
- ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- ☐ The specification is objected to by the Examiner.
- ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

- ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 11 9(a)-(d).
  - ☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been
  - ☐ received.
  - ☐ received in Application No. (Series Code/Serial Number)_____.
  - ☐ received in this national stage application from the International Bureau (PCT Rule 1 7.2(a)).
  - *Certified copies not received:_____.

Attachment(s)

- ☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____
- ☑ Notice of Reference(s) Cited, PTO-892
- ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948
- ☐ Interview Summary, PTO-413
- ☐ Notice of Informal Patent Application, PTO-152
- ☐ Other_____

Office Action Summary

DETAILED ACTION

Response to Appeal Brief

1. This Response is in reply to Applicant's Appeal Brief(Paper #11) filed 2/22/02.

2. Claims 1-42 are pending and are under appeal.

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3. In view of the appeal brief filed on 2/22/02, PROSECUTION IS HEREBY REOPENED.

New grounds for rejection are set forth below.

To avoid abandonment of the application, appellant must exercise one of the following:

> (a) file a reply under 37 CFR 1.111 (if this Office action is non-final) or a reply
>
> under 37 CFR 1.113 (if this Office action is final); or,
>
> (b) request reinstatement of the appeal.

If reinstatement of the appeal is requested, such request must be accompanied by a supplemental

appeal brief, but no new amendments, affidavits (37 CFR 1.130, 1.131 or 1.132) or other

evidence are permitted. See 37 CFR 1.193(b)(2).

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness

rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

5.   Claims 1,9,11-12,15-18,21,23-24,26-30,34,36,38,42 are rejected under 35 USC 103(a) as

unpatentable over Grunbok(US Pat. No: 6,305,603) in view of Maggioncalda(US Pat.

No:5,918,217).

6.   As per claim 1 Grunbok teaches a personal financial management software

program(Abstract)(col 1 lines 35-60)(Fig 1/10/30/32/14)(col 3 lines 8-25) for recording, and

comparing financial data. Maggioncalda teaches utilizing a graphical user interface(col 2 lines 32-

34) and predicting financial data as well as for creating, manipulating and displaying objects of

object-oriented software programs and a current activity tool comprising objects for entering data

from current financial transactions for recording purposes(col 2 lines 36-41) and a planning

analysis tool comprising objects for entering projected financial data for a financial activity

simulation(col 2 lines 44-47). Grunbok teaches a budgeting analysis tool(col 1 lines 49-52).

Maggioncalda teaches using objects for comparing current financial data with projected financial

data(col 2 lines 47-col 3 line 42).Maggioncalda does not specifically teach using object oriented

software. However, the functionality of the software employed by Maggioncalda accomplishes the

same result as an object oriented system. It would have been obvious to one skilled in the art at

the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it

would also have been obvious to one skilled in the art at the time of the invention to utilize

software to accomplish recommending a set of financial products based upon inputted financial

values.The motivation for combination is to teach a financial advisory system for individuals for

present decision making for future results and an evaluation of the associated risks as enunciated

by Maggioncalda(col 2 lines 5-30).

7. As per claim 9 Maggioncalda teaches a personal financial management software program

according to claim 1, further comprising system interface objects to accept user preference

defaults for use by the program tools(col 2 lines 33-34)(col 2 lines 54-65).It would have been

obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at

the time of the invention to utilize software to accomplish recommending a set of financial

products based upon inputted financial values.The motivation for combination is to teach a

financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

8. As per claim 11 Maggioncalda teaches a personal financial management software program

according to claim 1, further comprising a to-do list displayed in the current activity tool for

enabling the planning analysis tool to prompt the user to implement projected financial activity(col

17 lines 3-33)(Fig 11/1130)/1140/1110).It would have been obvious to one skilled in the art at the

time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it

would also have been obvious to one skilled in the art at the time of the invention to utilize

software to accomplish recommending a set of financial products based upon inputted financial

values.The motivation for combination is to teach a financial advisory system for individuals for

present decision making for future results and an evaluation of the associated risks as enunciated

by Maggioncalda(col 2 lines 5-30).

9. As per claim 12 Maggioncalda teaches a personal financial management software program

according to claim 2, further comprising account data from other financial programs imported into

account objects(Fig. 3/310/320/330/350/340/360)(Fig 9)(Fig 11)(other product portfolios).It

would have been obvious to one skilled in the art at the time of the invention to combine Grunbok

in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in

the art at the time of the invention to utilize software to accomplish recommending a set of

financial products based upon inputted financial values.The motivation for combination is to teach

a financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

10. As per claim 15 Maggioncalda teaches a personal financial management software program

according to claim 1, wherein the planning analysis tool comprises a financial activity simulation

of all objects created by the user, the simulation modeling all financial activity from the earliest

past date to the latest future date entered(col 2 lines 36-41)(col 8 lines 6-14)(Fig 3/340).

Maggioncalda further teaches a financial account simulation created by the user(Fig 9).It would

have been obvious to one skilled in the art at the time of the invention to combine Grunbok in

view of Maggioncalda to teach the above and it would also have been obvious to one skilled in

the art at the time of the invention to utilize software to accomplish recommending a set of

financial products based upon inputted financial values.The motivation for combination is to teach

a financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

11.As per claim 16 Maggioncalda teaches a personal financial management software program

according to claim 15, wherein the financial activity simulation identifies and graphically depicts

discrepancies and shortfalls in the modeled transactions(col 9 lines 1-7)(Fig. 7a/715/720/710/705).

It would have been obvious to one skilled in the art at the time of the invention to combine

Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one

skilled in the art at the time of the invention to utilize software to accomplish recommending a set

of financial products based upon inputted financial values.The motivation for combination is to

teach a financial advisory system for individuals for present decision making for future results and

an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

12. As per claim 17 Maggioncalda teaches a personal financial management software program

according to claim 15, wherein the financial activity simulation is adjusted to eliminate

discrepancies and shortfalls, and to provide a more accurate fit with actual financial activity(col 14

lines 15-48)(Fig 7a).It would have been obvious to one skilled in the art at the time of the

invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have

been obvious to one skilled in the art at the time of the invention to utilize software to accomplish

recommending a set of financial products based upon inputted financial values.The motivation for

combination is to teach a financial advisory system for individuals for present decision making for

future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines

5-30).

13. As per claim 18 Maggioncalda teaches a method for recording, predicting, and comparing

financial data using a personal financial management software program, comprising creating,

manipulating, and displaying objects of object-oriented software programs by a graphical user

interface(col 2 lines 32-34) and entering data from current financial transactions for recording

purposes using objects of a current activity tool(col 2 lines 36-41) and entering projected financial

data for simulating financial activity using objects of a planning analysis tool(col 2 lines 44-47)

and comparing current financial data with projected financial data using objects of a budgeting

analysis tool(col 2 line 47-col 3 line 42)(Fig 7a).Maggioncalda does not specifically teach using

object oriented software. However, the functionality of the software employed by Maggioncalda

accomplishes the same result as an object oriented system and it would have been obvious to one

skilled in the art at the time of the invention to utilize software to accomplish recommending a set

of financial products based upon inputted financial values.The motivation for this is to present

simuilations of projected financial data utilizing different financial products.It would have been

obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at

the time of the invention to utilize software to accomplish recommending a set of financial

products based upon inputted financial values.The motivation for combination is to teach a

financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

14. As per claim 21 Maggioncalda teaches a method according to claim 18, further comprising

accepting user preference defaults by system interface objects for use by the program tools(col 13

line 59-col 14 line 3)(Fig 8/810)(col 2 lines 54-65).It would have been obvious to one skilled in

the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the

above and it would also have been obvious to one skilled in the art at the time of the invention to

utilize software to accomplish recommending a set of financial products based upon inputted

financial values.The motivation for combination is to teach a financial advisory system for

individuals for present decision making for future results and an evaluation of the associated risks

as enunciated by Maggioncalda(col 2 lines 5-30).

15. As per claim 23 Maggioncalda teaches a method according to claim 18, further comprising

enabling the planning analysis tool to prompt the user to implement projected financial activity by

a to-do list displayed in the current activity tool(col 17 line 3-33)(Fig 11/1130)/1140/1110).It

would have been obvious to one skilled in the art at the time of the invention to combine Grunbok

in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in

the art at the time of the invention to utilize software to accomplish recommending a set of

financial products based upon inputted financial values.The motivation for combination is to teach

a financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

16. As per claim 24 Maggioncalda a method according to claim 19, further comprising importing account data from other financial programs into account objects(Fig 3/310/320/330/350/340/360) (Fig 9)(Fig 11)(other product portfolios).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values.The motivation for combination is to teach a financial advisory system for individuals for present decision making for future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

17. As per claim 26 Maggioncalda teaches a method according to claim 18, further comprising enabling the user to create and incorporate custom objects into the personal financial management software program(col 13 lines 49-58)(Fig 8/805)(Fig 5b)(col 10 lines 31-45).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values.The motivation for combination is to teach a financial advisory system for individuals for present decision making for future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

18. As per claim 27 Maggioncalda teaches a method according to claim 18, wherein simulating-financial activity comprises simulating financial activity of all objects created by the

user from the earliest entered date to the latest future date entered(col 18 lines 26-38)(Fig 7a).

Maggioncalda does not specifically teach using object oriented software. However, the

functionality of the software employed by Maggioncalda accomplishes the same result as an

object oriented system and it would have been obvious to one skilled in the art at the time of the

invention to utilize software to accomplish recommending a set of financial products based upon

inputted financial values.The motivation for this is to present simuilations of projected financial

data utilizing different financial products.It would have been obvious to one skilled in the art at

the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it

would also have been obvious to one skilled in the art at the time of the invention to utilize

software to accomplish recommending a set of financial products based upon inputted financial

values.The motivation for combination is to teach a financial advisory system for individuals for

present decision making for future results and an evaluation of the associated risks as enunciated

by Maggioncalda(col 2 lines 5-30).

19. As per claim 28 Maggioncalda teaches a method according to claim 27, wherein simulating

financial activity further comprises identifying and graphically depicting discrepancies and

shortfalls in the simulated transactions(Fig 7a/715/720/710/705)(Fig 7b/740).It would have been

obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at

the time of the invention to utilize software to accomplish recommending a set of financial

products based upon inputted financial values.The motivation for combination is to teach a

financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

20. As per claim 29 Maggioncalda teaches a method according to claim 27, wherein simulating

financial activity further comprises adjusting objects to eliminate discrepancies and shortfalls, and

providing a more accurate fit with actual financial activity(col 14 lines 15-48)(Fig 7a).It would

have been obvious to one skilled in the art at the time of the invention to combine Grunbok in

view of Maggioncalda to teach the above and it would also have been obvious to one skilled in

the art at the time of the invention to utilize software to accomplish recommending a set of

financial products based upon inputted financial values.The motivation for combination is to teach

a financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

21. As per claim 30 Maggioncalda teaches a computer software program on a computer-readable

medium incorporating the method recited in claim 18(col 6 lines 28-49).It would have been

obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at

the time of the invention to utilize software to accomplish recommending a set of financial

products based upon inputted financial values.The motivation for combination is to teach a

financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

22. As per claim 34 Maggioncalda teaches a personal financial management system for recording,

predicting, and comparing financial data, comprising a graphical user interface(col 2 lines 32-34)

for creating, manipulating and displaying objects of object-oriented software programs; a current

activity tool comprising objects for entering data from current financial transactions for recording

purposes(col 2 lines 36-41) a planning analysis tool comprising objects for entering projected

financial data for a financial activity simulation and a budgeting analysis tool comprising objects

for comparing current financial data with projected financial data(col 2 line 47-col 3 line 2).

Maggioncalda does not specifically teach using object oriented software. However, the

functionality of the software employed by Maggioncalda accomplishes the same result as an

object oriented system and it would have been obvious to one skilled in the art at the time of the

invention to utilize software to accomplish recommending a set of financial products based upon

inputted financial values.The motivation for this is to present simulations of projected financial

data utilizing different financial products.It would have been obvious to one skilled in the art at

the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it

would also have been obvious to one skilled in the art at the time of the invention to utilize

software to accomplish recommending a set of financial products based upon inputted financial

values.The motivation for combination is to teach a financial advisory system for individuals for

present decision making for future results and an evaluation of the associated risks as enunciated

by Maggioncalda(col 2 lines 5-30).

23. As per claim 36 Maggioncalda teaches a personal financial management system according to claim 34, further comprising system interface objects to accept user preference defaults for use by the program tools(col 13 line 59-col 14 line 3)(Fig 8/810)(col 2 lines 54-65).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values.The motivation for combination is to teach a financial advisory system for individuals for present decision making for future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

24. As per claim 38 Maggioncalda teaches a personal financial management system according to claim 34, further comprising a to do list displayed in the current activity tool for enabling the planning analysis tool to prompt the user to implement projected financial activity(col 17 lines 3-33)(Fig 11/1130)/1140/1110).It would have been obvious to one skilled in the art at the time of the invention to combine Grunbok in view of Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at the time of the invention to utilize software to accomplish recommending a set of financial products based upon inputted financial values.The motivation for combination is to teach a financial advisory system for individuals for present decision making for future results and an evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

25. As per claim 42 Maggioncalda teaches a personal financial management system according to

claim 34, wherein the planning analysis tool comprises a financial activity simulation of all objects

created by the user, the simulation modeling all financial activity from the earliest past date to the

latest future date entered(col 2 lines 36-41)(col 8 lines 6-14)(Fig 3/340)(Fig 3/340).Maggioncalda

further teaches a financial account simulation created by the user(Fig 9).It would have been

obvious to one skilled in the art at the time of the invention to combine Grunbok in view of

Maggioncalda to teach the above and it would also have been obvious to one skilled in the art at

the time of the invention to utilize software to accomplish recommending a set of financial

products based upon inputted financial values.The motivation for combination is to teach a

financial advisory system for individuals for present decision making for future results and an

evaluation of the associated risks as enunciated by Maggioncalda(col 2 lines 5-30).

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26.   Claims 3,5-8,20 are rejected under 35 USC 103(a) as unpatentable over Maggioncalda(US

Pat. No: 5,918,217) in view of Leon(US Pat. No: 6,052,673) and further in view of Minton(US

Pat. No: 6,014,643) and further in view of Grunbok(US Pat. No: 6,305,603).

27. As per claim 3 Leon teaches a personal financial management software program according to

claim 2, wherein the account class comprises objects selected from the group consisting of bank

account objects, credit account objects, investment account objects, loan account objects, and

mortgage account objects(col 2 line 48-col 3 line 51)(col 4 lines 36-46). It would have been

obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of

Minton and further in view of Leon and further in view of Grunbok to teach the above. The

motivation to combine Maggioncalda in view of Minton is to teach a system that may allow

individyuals to persorm financial transactions over networks as enunciated by Minton(col 2 lines

46-57). It would also have been obvious to combine Maggioncalda in vbiew of Minton and

further in view of Leon to teach further the above. The motivation to combine is to teach

improved capital structure as taught by Leon(col 2 lines 59-65) for future economic enviroments

engaging consumers. Finally, it would have been obvious to one skilled in the art at the time of the

invention to combine Maggioncalda in view of Minton in view of Leon and further in view of

Grunbok. The motivation to combine is to teach a personal financial managment system which

permits for improved budgeting and tracking of expenditires as enunciated by Grunbok(col 1 lines

35-60).

28. As per claim 5 Leon teaches a personal financial management software program according to

claim 2, wherein the category class comprises an expense category class and an income category

class(col 4 line 47-col 5 line 13)(Fig 1/16/20).It would have been obvious to one skilled in the art

at the time of the invention to combine Maggioncalda in view of Minton and further in view of

Leon to teach the above. The motivation for this is to teach a financial managment software

program which has different object classes. It would have been obvious to one skilled in the art at

the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon

and further in view of Grunbok to teach the above. The motivation to combine Maggioncalda in

view of Minton is to teach a system that may allow individyuals to persorm financial transactions

over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in vbiew of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic enviroments engaging consumers. Finally, it would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view of Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial managment system which permits for improved budgeting and tracking of expenditires as enunciated by Grunbok(col 1 lines 35-60).

29. As per claim 6 Leon teaches a personal financial management software program according to claim 5, with an expense category(col 5 lines 3-13)(Fig 1/18/20) wherein the expense category class comprises objects selected from the group consisting of subsistence expense objects(col 5 line 21), health expense objects, recreation expense objects, transportation expense objects, tax objects, and luxury expense objects.It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon and further in view of Grunbok to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individyuals to persorm financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in vbiew of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic enviroments engaging consumers. Finally, it would have been obvious to one

skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view

of Leon and further in view of Grunbok. The motivation to combine is to teach a personal

financial managment system which permits for improved budgeting and tracking of expenditires as

enunciated by Grunbok(col 1 lines 35-60).

30. As per claim 7 Leon teaches a personal financial management software program according to

claim 5, wherein the income category class(col 4 line 47-col 5 line 2) comprises objects selected

from the group consisting of investment income objects, retirement income objects, and labor

income objects.It would have been obvious to one skilled in the art at the time of the invention to

combine Maggioncalda in view of Minton and further in view of Leon and further in view of

Grunbok to teach the above. The motivation to combine Maggioncalda in view of Minton is to

teach a system that may allow individyuals to persorm financial transactions over networks as

enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine

Maggioncalda in vbiew of Minton and further in view of Leon to teach further the above. The

motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65)

for future economic enviroments engaging consumers. Finally, it would have been obvious to one

skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view

of Leon and further in view of Grunbok. The motivation to combine is to teach a personal

financial managment system which permits for improved budgeting and tracking of expenditires as

enunciated by Grunbok(col 1 lines 35-60).

31. As per claim 8 Leon teaches a personal financial management software program according to claim 2, wherein the template class comprises objects selected from the group consisting of scheduled spending template objects, scheduled income template objects, and loan payment template objects(Fig 1)(col 4 line 47-col 5 line 25).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon and further in view of Grunbok to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individyuals to persorm financial transactions over networks as enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine Maggioncalda in vbiew of Minton and further in view of Leon to teach further the above. The motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65) for future economic enviroments engaging consumers. Finally, it would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view of Leon and further in view of Grunbok. The motivation to combine is to teach a personal financial managment system which permits for improved budgeting and tracking of expenditires as enunciated by Grunbok(col 1 lines 35-60).

32. As per claim 20 Leon teaches a method according to claim 19, wherein the category class comprises an expense category class and an income category class(col 4 line 47-col 5 line 13)(Fig 1/16/20).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton and further in view of Leon and further in view of Grunbok to teach the above. The motivation to combine Maggioncalda in view of Minton is to

teach a system that may allow individyuals to persorm financial transactions over networks as

enunciated by Minton(col 2 lines 46-57). It would also have been obvious to combine

Maggioncalda in view of Minton and further in view of Leon to teach further the above. The

motivation to combine is to teach improved capital structure as taught by Leon(col 2 lines 59-65)

for future economic enviroments engaging consumers. Finally, it would have been obvious to one

skilled in the art at the time of the invention to combine Maggioncalda in view of Minton in view

of Leon and further in view of Grunbok. The motivation to combine is to teach a personal

financial managment system which permits for improved budgeting and tracking of expenditires as

enunciated by Grunbok(col 1 lines 35-60).

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33. Claims 2,4,10,13-14,19,22,25,31-33,35,37,39-41 are rejected under 35 USC 103(a) as

unpatentable over Maggioncalda(US Pat. No: 5,918,217) in view of Minton(US Pat. No:

6,014,643).

34. As per claim 2 Minton teaches a personal financial management software program according

to claim 1, wherein each object is derived from an object class selected from the group consisting

of an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig

7/726/718) and a template class(Fig 4).It would have been obvious to one skilled in the art at the

time of the invention to combine Maggioncalda in view of Minton to teach the above.The

motivation to combine Maggioncalda in view of Minton is to teach a system that may allow

individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines

46-57).

35. As per claim 4 Minton teaches a personal financial management software program according

to claim 2, wherein the transaction class comprises objects selected from the group consisting of

account/account transaction objects, account/category transaction objects, account/transaction

transaction objects, category/transaction transaction objects, and close account transaction

objects(Fig 4)(Fig 7).It would have been obvious to one skilled in the art at the time of the

invention to combine Maggioncalda in view of Minton to teach the above. The motivation to

combine Maggioncalda in view of Minton is to teach a system that may allow individuals to

perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

36.As per claim 10 Minton teaches a personal financial management software program according

to claim 1, further comprising cash objects used by transaction objects for tracking cash flows(Fig

12/1228/1226/1224/1222)(col 14 lines 46-col 15 line 5). It would have been obvious to one

skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach

the above.The motivation to combine Maggioncalda in view of Minton is to teach a system that

may allow individuals to perform financial transactions over networks as enunciated by

Minton(col 2 lines 46-57).

37. As per claim 13 Minton teaches a personal financial management software program according

to claim 2, further comprising category data from other financial programs imported into category

objects(Fig 4/425/412)(col 7 lines 54-col 8 line 7). It would have been obvious to one skilled in

the art at the time of the invention to combine Maggioncalda in view of Minton to teach the

above.The motivation to combine Maggioncalda in view of Minton is to teach a system that may

allow individuals to perform financial transactions over networks as enunciated by Minton(col 2

lines 46-57).

38. As per claim 14 Minton teaches a personal financial management software program according

to claim 1, further comprising a programming means for enabling the user to create and

incorporate a custom object wherein each custom object is derived from an object class selected

from the group consisting of an account class(Fig 7/718), a transaction class(Fig 4/418/426), a

category class(Fig 7/726/718), and a template class(Fig 4).It would have been obvious to one

skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach

the above.It would have been obvious to one skilled in the art at the time of the invention to

combine Maggioncalda in view of Minton to teach the above.The motivation to combine

Maggioncalda in view of Minton is to teach a system that may allow individuals to perform

financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

39. As per claim 19 Minton teaches a method according to claim 18, wherein the objects belong

to object classes comprising an account class(Fig 7/718), a transaction class(Fig 4/418/426), a

category class(Fig 7/726/718), and a template class derived from a time/value class(Fig 4/430).

It would have been obvious to one skilled in the art at the time of the invention to combine

Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial

management software program which has different object classes and which individuals can buy

and sell directly from each other with minimal involvement by a broker as taught by Minton(col 2

lines 57).

40. As per claim 22 Minton teaches a method according to claim 18, further comprising tracking

cash flows by cash objects used by transaction objects(Fig 12/1228/1226/1224/1222)(col 14 lines

46-col 15 line 5).It would have been obvious to one skilled in the art at the time of the invention

to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to

one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to

teach the above.The motivation to combine Maggioncalda in view of Minton is to teach a system

that may allow individuals to perform financial transactions over networks as enunciated by

Minton(col 2 lines 46-57).

41. As per claim 25 Minton teaches a method according to claim 19, further comprising

importing category data from other financial programs into category objects(4/425/412).

It would have been obvious to one skilled in the art at the time of the invention to combine

Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in

the art at the time of the invention to combine Maggioncalda in view of Minton to teach the

above.The motivation to combine Maggioncalda in view of Minton is to teach a system that may

allow individuals to perform financial transactions over networks as enunciated by Minton(col 2

lines 46-57).

42. As per claim 31 Maggioncalda teaches a computer-implemented method for personal financial

management, comprising the steps of creating, manipulating, and displaying objects of

object-oriented software programs by a graphical user interface(col 2 lines 32-34). Maggioncalda

does not specifically teach using object oriented software. However, the functionality of the

software employed by Maggioncalda accomplishes the same result as an object oriented system

and it would have been obvious to one skilled in the art at the time of the invention to utilize

software to accomplish recommending a set of financial products based upon inputted financial

values.The motivation for this is to present simulations of projected financial data utilizing

different financial products. Minton teaches entering data into objects belonging to an account

class(Fig 7/718), a category class(Fig 7/726/718), and a transaction class(Fig 4/418/426) based on

past, current, and projected financial transactions; defining objects belonging to a template class

that associate common activities to a financial transaction comprising objects of an account

class(Fig 7/718), a category class(Fig 7/726/718), and a transaction class(Fig 4/418/426) and

simulating financial activity due to all objects representing financial transactions from the earliest

past date to the latest future date entered(col 18 lines 26-38). Minton teaches tracking cash flows

by use of cash objects (Fig 12). Maggioncalda teaches identifying and graphically depicting

discrepancies and shortfalls in the simulated transactions(col 9 lines 1-7)(Fig 7a/715/720/710/705)

and comparing current financial data with projected financial data based on objects representing

financial transactions and adjusting object data to eliminate and minimize discrepancies and

shortfalls, and to provide a more accurate fit with actual financial activity(col 41 lines 15-48) and

displaying a to-do list for prompting the user to initiate planned actions(col 17 lines 3-33).It

would have been obvious to one skilled in the art at the time of the invention to combine

Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in

the art at the time of the invention to combine Maggioncalda in view of Minton to teach the

above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may

allow individuals to perform financial transactions over networks as enunciated by Minton(col 2

lines 46-57).

43. As per claim 32 Maggioncalda teaches a computer software program contained on a

computer-readable medium incorporating the method recited in claim 31(col 6 lines 28-62).

It would have been obvious to one skilled in the art at the time of the invention to combine

Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in

the art at the time of the invention to combine Maggioncalda in view of Minton to teach the

above. The motivation to combine Maggioncalda in view of Minton is to teach a system that may

allow individuals to perform financial transactions over networks as enunciated by Minton(col 2

lines 46-57).

44. As per claim 33 Maggioncalda teaches a computer(Fig 1) programmed to perform the steps in

the computer-implemented method as recited in claim 31. It would have been obvious to one

skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach

the above. It would have been obvious to one skilled in the art at the time of the invention to

combine Maggioncalda in view of Minton to teach the above. The motivation to combine

Maggioncalda in view of Minton is to teach a system that may allow individuals to perform

financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

45. As per claim 35 Minton teaches a personal financial management system according to claim 34, wherein the objects belong to object classes comprising an account class(Fig 7/718), a transaction class(Fig 4/418/426), a category class(Fig 7/726/718), and a template class derived from a time/value class(Fig 4).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation for this is to teach a financial management software program which has different object classes and which individuals can buy and sell directly from each other with minimal involvement by a broker as taught by Minton(col 2 lines 57).

46. As per claim 37 Minton teaches a personal financial management system according to claim 34, further comprising cash objects used by transaction objects for tracking cash flows(Fig. 12/1228/1226/1224/1222).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above. It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of Minton to teach the above.The motivation to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

47. As per claim 39 Maggioncalda teaches a personal financial management system according to claim 35, further comprising account data from other financial programs imported into account objects(Fig 3/310/320/330/350/340/360)(Fig 9)(Fig 11)(other product portfolios).It would have been obvious to one skilled in the art at the time of the invention to combine Maggioncalda in

view of Minton to teach the above. It would have been obvious to one skilled in the art at the time

of the invention to combine Maggioncalda in view of Minton to teach the above. The motivation

to combine Maggioncalda in view of Minton is to teach a system that may allow individuals to

perform financial transactions over networks as enunciated by Minton(col 2 lines 46-57).

48. As per claim 40 Minton teaches a personal financial management system according to claim

35, further comprising category data from other financial programs imported into category

objects(Fig 4/425/412).It would have been obvious to one skilled in the art at the time of the

invention to combine Maggioncalda in view of Minton to teach the above. It would have been

obvious to one skilled in the art at the time of the invention to combine Maggioncalda in view of

Minton to teach the above. The motivation to combine Maggioncalda in view of Minton is to teach

a system that may allow individuals to perform financial transactions over networks as enunciated

by Minton(col 2 lines 46-57).

49. As per claim 41 Minton teaches a personal financial management system according to claim

34, further comprising a programming means for enabling the user to create and incorporate

custom objects into the personal financial management software program(Fig 7)(Fig. 4)(col 13

lines 49-58)(Fig 8/805)(Fig 5b)(col 10 lines 31-45).It would have been obvious to one skilled in

the art at the time of the invention to combine Maggioncalda in view of Minton to teach the

above. It would have been obvious to one skilled in the art at the time of the invention to combine

Maggioncalda in view of Minton to teach the above. The motivation to combine Maggioncalda in

view of Minton is to teach a system that may allow individuals to perform financial transactions

over networks as enunciated by Minton(col 2 lines 46-57).

Response to Arguments

50.   Applicant's arguments with respect to all claims have been considered but are moot in

view of the new ground(s) of rejection.

Conclusion

51.   **THIS ACTION IS MADE NON-FINAL.**

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Questions regarding this communication should be directed to the examiner, Dr. Geoffrey

Akers, P.E, who can be reached at (703)-306-5844 between the hours of 6:30 AM and 5:00 PM

Monday through Friday. If attempts to contact the examiner are unsuccessful, the examiner's

supervisor, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

GRA

March 2, 2002